

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 22-17236-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lester B Smith Jr
420 N Walnut Street
East Orange, NJ 07017-0000

Social Security No.:
xxx-xx-7026

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 26, 2024

JAN: dlr

Jeanne Naughton
Clerk

In re:
Lester B Smith, Jr
Debtor

Case No. 22-17236-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 27, 2024

User: admin
Form ID: cscnodsc

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db	+ Lester B Smith, Jr, 420 N Walnut Street, East Orange, NJ 07017-3917
519703342	Capital One Bank, P.O. Box 83147, Richmond, VA 23285-5147
519703351	+ Deutsche Bank National Trust Company, attn: KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519703349	+ Deutsche Bank National Trust Company, 1761 East Saint Andrew Place, Santa Ana, CA 92705-4934
519703357	+ First Premier Bank, PO Box 3038, Evansville, IN 47730-3038
519703361	First Premier Bank, attn: NARS Call Center Solutions, PO Box 701, Chesterfield, MO 63006-0701
519703365	+ LVNV Funding, 100 Davison Avenue, Suite 311, Somerset, NJ 08873-1312
519703366	+ LVNV Funding, 2350 North Forest Road, Suite 31B, Getzville, NY 14068-1296
519703372	+ Receivables Professional Management, PO Box 768, Bothell, WA 98041-0768
519703373	+ Receiveables Management, Inc., 992 South Robert St., West Saint Paul, MN 55118-1447
519703374	+ Warner Motor, 20 North Park Street, East Orange, NJ 07017-1119

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519703340	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 22:04:48	Capital One, 15000 Capital One Dr, Richmond, VA 23238
519703344	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 22:16:44	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
519767274	Email/Text: BKBCNMAIL@carringtonms.com	Jun 27 2024 21:56:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
519767403	Email/Text: BKBCNMAIL@carringtonms.com	Jun 27 2024 21:56:00	Deutsche Bank National Trust Company, et. al., C/O Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806
519703343	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 22:05:24	Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
519703341	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 22:16:36	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
519703346	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 22:04:32	Capital One Bank N.A., PO Box 30281, Salt Lake City, UT 84130-0281
519703345	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 22:40:12	Capital One Bank N.A., PO Box 30285, Salt Lake City, UT 84130-0285
519703347	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0312-2

User: admin

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Date Rcvd: Jun 27, 2024

Form ID: cscnodsc

Total Noticed: 39

		Jun 27 2024 22:04:36	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
519703352	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 27 2024 22:04:51	First Premier, PO Box 5519, Sioux Falls, SD 57117-5519
519703358	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 27 2024 22:04:37	First Premier Bank, 900 West Delaware, PO Box 5519, Sioux Falls, SD 57117-5519
519703356	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 27 2024 22:04:34	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
519703359	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 27 2024 22:40:13	First Premier Bank, Attn: Correspondence Department, PO Box 5525, Sioux Falls, SD 57117-5525
519703354	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 27 2024 22:04:51	First Premier Bank, PO Box 5114, Sioux Falls, SD 57117-5114
519703355	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 27 2024 22:17:08	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
519703360	Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 27 2024 22:05:17	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
519703353	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 27 2024 22:04:59	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
519703363	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 22:04:59	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
519703364	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 22:04:32	LVNV Funding, 15 South Main Street, Greenville, SC 29601-2743
519703367	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 22:04:52	LVNV Funding LLC, P. O. Box 740281, Houston, TX 77274-0281
519753744	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 22:04:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519713544	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2024 21:59:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519740596	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2024 22:00:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519703369	+ Email/Text: Supportservices@receivablesperformance.com	Jun 27 2024 22:00:00	Receivables Performance, 20816 44th Ave W, Lynnwood, WA 98036-7744
519703370	+ Email/Text: Supportservices@receivablesperformance.com	Jun 27 2024 22:00:00	Receivables Performance, 20816 44th Avenue West, Lynnwood, WA 98036-7744
519703371	+ Email/Text: Supportservices@receivablesperformance.com	Jun 27 2024 22:00:00	Receivables Persormance, 20816 44th Avenue W, Lynnwood, WA 98036-7744

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519703362		KECIA SMITH
519703368		NONE
519703348	*	Capital One Bank, N.A., PO Box 30281, Salt Lake City, UT 84130-0281
519703350	##+	Deutsche Bank National Trust Company, 801 17th Street, Suite 300, Washington, DC 20006-3960

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-2

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
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Avram D White	
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	on behalf of Debtor Lester B Smith Jr clistbk3@gmail.com, adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
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Denise E. Carlon	
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	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, for New Century Home Equity Loan Trust 2006-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
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Marie-Ann Greenberg	
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	magecf@magtrustee.com
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U.S. Trustee	
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	USTPRegion03.NE.ECF@usdoj.gov
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TOTAL: 4